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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Dale W. Malik

Serial No.: 09/287,023

Filed: April 6, 1999

For: Methods and Systems for Using the
Public Switched Telephone Network
to Conduct a Transaction Between
Customer Accounts

Assistant Commissioner
for Patents
Washington, D.C. 20231



Group Art Unit No. 94

Examiner:

CERTIFICATE OF MAILING

I hereby certify that this Information Disclosure Statement and any documents referred to as attached therein are being deposited with the United States Postal Service, in an envelope, as First Class Mail, addressed to the Assistant Commissioner for Patents, Washington, D.C. 20231 on this 17th day of February 2000.

Handwritten Signature
Signature

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In accordance with Rules 56, 97 and 98 of the Rules of Practice in Patent Cases (37 C.F.R. §§ 1.56, 1.97, and 1.98), enclosed is a copy of the reference listed on the attached modified Form PTO-1449.

The undersigned does not concede that the identified material constitutes prior art within the meaning of the United States patent laws.

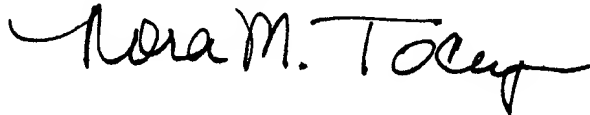
This Information Disclosure Statement is being filed before the mailing of the first Office Action on the merits (37 C.F.R. 1.97(b)(3)); therefore, no fee is required. However,

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if a first Office Action on the merits has issued, please consider this Information Disclosure Statement under 37 C.F.R. 1.97(c).

The Assistant Commissioner is hereby authorized to charge the applicable fees, if any, to Deposit Account No. 11-0855.

Respectfully submitted,



Nora M. Tocups
Reg. No. 35,717

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Attorney Docket No. 36968/176677
BS No. 98007